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 aetna<sup>SM</sup>

August 19, 2013

Angela Nelson, Director  
Market Regulation Division  
Missouri Department of Insurance,  
Financial Institutions & Professional Registration  
301 West High Street, Room 530  
Jefferson City, MO 65101

RECEIVED  
AUG 21 2013  
MISSOURI DEPARTMENT OF INSURANCE

**RE: Notice of Discontinuance of Limited Benefits Medical ("Mini-Med") Plans**

Dear Ms. Nelson:

Aetna Life Insurance Company ("Aetna") hereby provides notice of Aetna's intent to discontinue our limited benefits medical ("mini-med") expense-based PPO plans, offered in the large group market, for new sales and upon renewal of existing groups beginning January 1, 2014. These policies were formerly marketed as "Aetna Affordable Health Choices<sup>SM</sup>" limited benefits plans.

Aetna is making these changes to our large group product portfolio as a result of the Affordable Care Act's prohibition on annual dollar limits on essential health benefits in plans renewing after December 31, 2013. Aetna currently offers these plans pursuant to a waiver granted by the U.S. Department of Health and Human Services, but that waiver expires upon the end of the 2013 plan year. This action is being taken uniformly and without regard to the group's claims experience or employees' health-related factors.

This action applies to 19 group policyholders situated in Missouri and 227 covered subscribers who are residents of Missouri.

We will provide written notice to affected group policyholders and their subscribers and dependents at least ninety (90) days before the scheduled renewal date of their policy. Aetna will offer the group policyholders the opportunity to replace their discontinued policy with another Aetna group available in their market. Template letters are attached for your information.

Please contact us if you have any questions.

Very truly yours,

*Michael Portnoy*

Enclosures (template notices)

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna).

[Date]

[Type Addressee Name here] [Type  
Addressee Title here] [Type Addressee  
Company here]  
[Type Addressee Street Address here]  
[Type Addressee City, State, Zip+4 here]

**Re: Discontinuance of Your Aetna Group Limited Benefits Medical COBRA Coverage**

Dear [Type COBRA Participant Addressee Name here]:

Our records indicate that you are enrolled in COBRA continuation coverage under an Aetna Affordable Health Choices® group limited benefits insurance policy, underwritten by Aetna Life Insurance Company (Aetna) and administered by Strategic Resource Company (SRC), an Aetna company.

As you have heard, the Affordable Care Act is bringing many changes to health insurance. One of these changes is that plans renewing after 2013 cannot have annual dollar limits on essential health benefits. Consequently, Aetna is discontinuing our limited benefits medical plans and has notified your former employer that we cannot renew the group policy after the current year.

**Your Aetna Affordable Health Choices medical coverage will end on [MERGE DATE], unless your COBRA continuation coverage period ends before then.**

If the sponsoring employer does not replace its policy with another health insurance policy, you may purchase individual health insurance coverage from the new Health Insurance Marketplaces that the Affordable Care Act is creating. The Marketplaces (also called Exchanges) will help you shop for and enroll in health insurance. You will be able to calculate costs and enroll in coverage online, in person, over the phone or by mail. You can purchase insurance through the Marketplace in your state beginning in October 2013 for coverage starting January 1, 2014. If you want to learn more, please visit [www.HealthCare.gov](http://www.HealthCare.gov).

Please call [Toll Free Number] if you have any questions.

Sincerely,

[Date]

[Type Addressee Name here]  
[Type Addressee Title here]  
[Type Addressee Company here]  
[Type Addressee Street Address here]  
[Type Addressee City, State, Zip+4 here]

**Re: Discontinuance of Your Aetna Group Limited Benefits Medical Coverage**

Dear [Type Employee Addressee Name here]:

Our records indicate that you and your dependents (if any) are insured through your employer in an Aetna Affordable Health Choices® group limited benefits insurance policy, underwritten by Aetna Life Insurance Company (Aetna) and administered by Strategic Resource Company (SRC), an Aetna company.

As you have heard, the Affordable Care Act is bringing many changes to health insurance. One of these changes is that plans renewing after 2013 cannot have annual dollar limits on essential health benefits. Consequently, Aetna is discontinuing these plans and has notified your employer that we cannot renew your group policy after the current year.

**Your Aetna Affordable Health Choices medical coverage will end on [MERGE DATE].**

If your employer does not replace your policy with another health insurance policy, you may purchase individual health insurance coverage from the new Health Insurance Marketplaces that the Affordable Care Act is creating. The Marketplaces (also called Exchanges) will help you shop for and enroll in health insurance. You will be able to calculate costs and enroll in coverage online, in person, over the phone or by mail. You can purchase insurance through the Marketplace in your state beginning in October 2013 for coverage starting January 1, 2014. If you want to learn more, please visit [www.HealthCare.gov](http://www.HealthCare.gov).

Please call [Toll Free Number] if you have any questions.

Sincerely,

[date]

[Type Addressee Name here]  
[Type Addressee Title here]  
[Type Addressee Company here]  
[Type Addressee Street Address here] [Type  
Addressee City, State, Zip+4 here]

**Re: Discontinuance of Your Aetna Group Limited Benefits Medical Plan**

Dear [Type Employer Addressee Name here]:

Your employees are insured through an Aetna Affordable Health Choices<sup>®</sup> limited benefits insurance plan, underwritten by Aetna Life Insurance Company (Aetna) and administered by Strategic Resource Company (SRC), an Aetna company. As you have heard, the Affordable Care Act does not allow plans having annual dollar limits on essential health benefits to renew after December 31, 2013. Consequently, Aetna is discontinuing these plans and will be unable to renew your group policy after your 2013 ERISA plan year ends.

**Your Aetna Affordable Health Choices medical coverage will end on [MERGE DATE].**

We will send notifications about the non-renewal of your Aetna Affordable Health Choices plans to your covered employees and COBRA participants at least 90 days before your policy's scheduled termination date.

This change will affect any employees or former employees receiving medical continuation coverage under COBRA at the time the group policy terminates. You should consult with your legal and compliance advisors about your obligations under COBRA, especially if you still sponsor any group health plan after this policy terminates.

This does not affect any optional coverages you offer such as hospital indemnity, the Aetna Fixed Benefits<sup>SM</sup> Plan, term life insurance, short term disability, vision or dental. Your account manager will discuss those options with you or your broker.

You are entitled to purchase another group health insurance plan offered by Aetna. Please contact your broker for information about other Aetna health coverage options. If you do not use a broker, you may refer to [www.aetna.com](http://www.aetna.com) for additional information.

If you have other questions or concerns, please do not hesitate to contact us:

Strategic Resource Company  
c/o Account Management  
P.O. Box 14079  
Lexington, KY 40512-4079

We are committed to working with you to handle this change in a manner that causes the least disruption to you and your employees. We want to thank you for your business and hope you will look to Aetna for any of your future health insurance needs.

Sincerely,